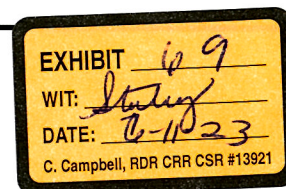


EXHIBIT 132

From: Kevin.McCleerey@jpmorgan.com [Kevin.McCleerey@jpmorgan.com]
Sent: 7/15/2008 1:19:36 PM
To: Anne.Verdon@chase.com
Subject: Fw: Rapid Response Memo - Epstein



FYI Jes spoke to Lisa Waters and told her he wants to keep his accounts. Lisa is on vacation and cannot join today.

----- Forwarded by Kevin McCleerey/JPMCHASE on 07/15/2008 09:16 AM -----

The Private Bank Risk Management and Control Group

**Bonnie K
Perry/JPMCHASE**

07/15/2008 08:31 AM

To: Anne E Verdon/JPMCHASE@JPMCHASE, James
Dalessio/JPMCHASE@JPMCHASE, Kevin
McCleerey/JPMCHASE@JPMCHASE, Lisa E.
Waters/JPMCHASE@JPMCHASE, Marcus
Sheridan/JPMCHASE@JPMCHASE, Mary C
Casey/JPMCHASE@JPMCHASE

cc

Subject: Rapid Response Memo - Epstein

For the 2:00 pm EST Rapid Response Meeting on Jeffrey Epstein:

[attachment "Rapid Response Team - Jeffrey Espstein 2nd Mtg - July 2007.doc.zip" deleted by Kevin McCleerey/JPMCHASE]

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N045) | Tel: 713.216-5136 | Fax: 713.216-7970
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